

QUESTIONARY

GENERAL DIMENSION

CRITERION – 1 -GENERAL

INDICATOR 1. BASIC COMMITMENT

QUESTION 1 – Is sustainability formally included in the company's strategy?

Yes No

1.1 – If YES is this strategy disclosed to all the persons with whom the company relates?

Yes No

QUESTION 2 – Does the company have a Sustainability Committee or Corporate Social Responsibility Committee that is formally set up?

Yes No

If YES:

2.1 – Does this Committee Report to the Board of Directors?

Yes No

2.2 – Is this Committee coordinated by an independent director?

Yes No

INDICATOR 2. REPORT/SUSTAINABILITY REPORT (OR BALANÇO SOCIAL) AND ANNUAL FINANCIAL STATEMENTS

QUESTION 3 – Does the company publish a report or sustainability report that includes the performance of the economic and financial, social and environmental aspects?

Yes No

If YES:

3.1 – Does this report or sustainability report present the value added distribution?

Yes No

3.2 – Does this report or sustainability report present, at every hierarchical rank, the average salaries according to gender?

Yes No

3.3 - Does this report or sustainability report present at every hierarchical rank, the average salaries separated by race or color?

Yes No

3.4 - Does this report or sustainability report present a comparison between the highest and lowest compensation of the company?

Yes No

3.5 - Do these report or sustainability report present goals for improving performance for the next fiscal year?

Yes No

If YES

3.5.1 – Do these reports or sustainability report include reports explaining the goals of previous years—and whether these goals were achieved?

Yes No

INDICATOR 3. REMUNERATION

QUESTION 4 – Is the remuneration policy of all the executives linked to performance in the following areas:

Economic and Financial

Environmental

Social

None of the above

INDICATOR 4. VOLUNTARY COMMITMENTS

QUESTION 5 – Does the company formalize and disclose information about its adherence to the Global Compact?

Yes No

5.1 – If Yes, does it conduct self-evaluations, monitoring procedures and reports with appropriate indicators?

Yes No

5.1.1 – If Yes, does the company establish action plans and goals for improving these indicators?

Yes No

CRITERION II - NATURE OF PRODUCT

INDICATOR 5. NATURE OF PRODUCT

QUESTION 6 – Does the consumption or use of company products or products of controlled companies, result in actual damages or health risks, physical integrity or security of consumers, third parties, or is it in any way related to public health or security problems?

Yes No

6.1 – If YES, what percentage of the production in terms of revenues (of the company or of its controlled companies), corresponds to products whose consumption or use results in damages or potential risks to the health, physical integrity or security of consumers, third parties, or the percentage they are causing in terms of negative impact on public health or security?

- 6.1.1. 1% to 20%
- 6.1.2. 21% to 40%
- 6.1.3. 41% to 60%
- 6.1.4. 61% to 80%
- 6.1.5. 81% to 100%

6.1.1 – If Yes for 6.1.2, 6.1.3, 6.1.4 or 6.1.5, does the company plan to reduce its shareholding or quotaholding in terms of the composition of its revenues (of the company or of its consolidated group) regarding the products that result in damages or potential risks to the health, physical integrity or security of consumers, third parties, or products that are causing any negative impact on public health or security?

Yes No

6.2 – IF YES, does the company have a formally established corporate policy to discourage the sale to and consumption by minors that result in damages or potential risks to the health, physical integrity or security of consumers, third parties, or cause any negative impact on public health or security?

Yes No

6.3 – If YES, does the company promote ostensive campaigns (publicity campaigns or others) to discourage the sale and consumption of these products to minors?

Yes No

QUESTION 7 –Has the company or any controlled company of the group, been subject to any court suit resulting from potential risks or effective damages to health or security of individuals or group as a result of the consumption or use of its products?

Yes No

DIMENSION CORPORATE GOVERNANCE

CRITERION I – PROPERTY

INDICATOR 1. MINORITY RIGHTS

QUESTION 1 – *Does the company have preferred shares?*

Yes No

1.1 – *If YES,*

is the ratio or proportion of the number of preferred shares over total shares less than 1/3?

Does the company guarantee tag-along rights for preferred shares?

Do the holders of preferred shares have the right, to vote at least on relevant matters, such as merger, spin-off, transformation, incorporation and transactions with related parties?

Do the holders of preferred shares have the right to choose an Independent Director, not included in the three name list suggested by the controlling shareholder(s)?

None of the above

QUESTION 2 – *Does the company guarantee tag-along rights for holders of common shares, above and beyond legal requirements?*

Yes No

QUESTION 3 – *Does the company establish in its bylaws specific mechanisms for recommendations filed by minority shareholders to be analyzed by the Board of Directors?*

Yes No

QUESTION 4 – *Does the company establish in its bylaw arbitration procedures to solve conflicts among shareholders?*

Yes No

QUESTION 5 – *Do the bylaws foresee clearly the basis for a shareholder to withdraw from the company, or the closing of capital? In this case does the shareholder have the right to be compensated for his shares based on economic value?*

Yes No

QUESTION 6 – *Does the company have a shareholder's agreement?*

Yes No

6.1 – If YES, does the shareholder's agreement:

- Restrict the voting powers of the members of the Board of Directors?
- Foresee the nomination of Officers among the shareholders?
- None of the above

QUESTION 7 – Does the company have a corporate policy for keeping in circulation a minimum percentage of 25% of its shares (free float)?

Yes No

INDICATOR 2. TRANSPARENCY

QUESTION 8 – Are the reports and other documents related to the items on the Board of Directors' agenda made available to all the shareholders at the same time the notice of the meeting?

Yes No

QUESTION 9 – Are the voting rights clearly explicit in the company bylaw?

Yes No

QUESTION 10 – In the company website is there a section in Portuguese and English for the investors' relations division, which makes available annual reports and related information for analysis?

Yes No

QUESTION 11 – Does the company make available an annual calendar of corporate events throughout the year?

Yes No

QUESTION 12 – Does the company have an investor relations department and does it hold a meeting with investors at least once a year?

Yes No

INDICATOR 3. COMPLIANCE WITH LAWS

QUESTION 13 – In the last three years has the company been involved in administrative suits, arbitration or court cases in which the company or its controller has been named as defendant in a suit involving unfair treatment to minority shareholders?

Yes No

CRITERION II – BOARD OF DIRECTORS

INDICATOR 4. STRUCTURE OF BOARD OF DIRECTORS

QUESTION 14 – *Are there Officers of the company (except the CEO) who are members of the Board of Directors?*

Yes No

QUESTION 15 – *Are the positions of President of the Board of Directors and President of the company occupied by different persons?*

Yes No

QUESTION 16 – *Does the Board of Directors have at least five Members and a maximum of nine?*

Yes No

QUESTION 17 – *Does the Board of Directors have at least two Independent Directors?*

Yes No

INDICATOR 5. DYNAMICS OF BOARD OF DIRECTORS

QUESTION 18 – *Are there internal regulations which establish rules for the activities of the Board of Directors?*

Yes No

18.1 – *If Yes, do these regulations cover questions of conflicts of interest?*

Yes No

QUESTION 19 – *Are there formal mechanisms to evaluate the Board Members?*

Yes No

QUESTION 20 – *Are the ordinary meetings of the Board of Directors held not more than once a month and not less than once a quarter?*

Yes No

INDICATOR 6. TRANSPARENCY

QUESTION 21 – *Does the company disclose the kinds of compensation and benefits and perks granted to the Members of the Board of Directors and company Officers (cash, shares, other perks, etc.?)*

Yes No

QUESTION 22 – Does the company disclose the compensation of the Board of Directors and the compensation of the Officers separately?

Yes No

CRITERION III – MANAGEMENT

INDICATOR 7. QUALITY OF MANAGEMENT

QUESTION 23 – Is it up to the CEO to nominate Officers to be submitted to the Board of Directors?

Yes No

QUESTION 24 – Is there a formal evaluation of the performance of the CEO by the Board of Directors?

Yes No

QUESTION 25 – Is there an updated succession plan in place for the CEO?

Yes No

CRITERION IV – AUDITS AND MONITORING

INDICATOR 8. ACCOUNTABILITY

QUESTION 26 – Do the topics on the calendar of the Board of Directors/Audit Committee cover at least one discussion per year with Independent Auditors?

Yes No

QUESTION 27 – Do the Independent Auditors provide other professional services to the company?

Yes No

QUESTION 28 – Is there a formally established Audit Committee?

Yes No

28.1 – If YES, does the Audit Committee include at least one Independent Director?

Yes No

QUESTION 29 – Are the duties and responsibilities of the existing committees formally defined in internal regulations or in the bylaws?

Yes No

CRITERION V – CONDUCT AND CONFLICT OF INTERESTS

INDICATOR 9. CONDUCT

QUESTION 30 – *Has the company adhered to the Novo Mercado or to the São Paulo Stock Exchange Corporate Governance Level 2?*

Yes No

QUESTION 31 – *Is the Corporate Governance Practices of the company explained explicitly in its bylaw, annual financial statements or website?*

Yes No

QUESTION 32 – *Does the company have a Code of Best Practices of its own or does it follow some other Code of Best Practices of Corporate Governance?*

Yes No

QUESTION 33 – *Does the company have a formal policy for negotiating marketable securities in accordance with article 15 of CVM Instruction 358?*

Yes No

QUESTION 34 – *Does the company have formal rules for transactions with related parties?*

Yes No

QUESTION 35 – *Does the company disclose information about its agreements with related parties?*

Yes No

ECONOMIC AND FINANCIAL DIMENSION

CRITERION I - POLICIES

INDICATOR 1. STRATEGIC PLANNING

QUESTION 1 – *Is there a formal strategic planning process disseminated in the company?*

Yes No

1.1 – *If YES, does this process formally consider:*

- The interests of other stakeholders aside from the shareholders?*
- Business models and new products/services for the bottom of the social pyramid?*
- Corporate risks and opportunities related to the company sustainability over the long term?*
- The impact of the company throughout its value chain?*
- None of the above*

INDICATOR 2. INTANGIBLE ASSETS

QUESTION 2 – *Does the company have policies that deal with intangible assets— that have not been accounted for?*

Yes No

2.1 – *If YES, do these policies include:*

- Intellectual capital?*
- Production, use and availability of information for future decision making processes?*
- Reputation?*
- None of the above **

CRITERION II - MANAGEMENT

INDICATOR 3. PERFORMANCE MANAGEMENT

QUESTION 3 – *Is there a system of performance management based on indicators?*

Yes No

3.1 If YES, does this management system consider indicators:

- based on financial statements?
- Not expressed in monetary units, for example, productivity, market share, turnover, etc?
- linked to strategic planning?
- none of the above

INDICATOR 4. MANAGEMENT OF SUSTAINABILITY

QUESTION 4 – Is there a formally established corporate system for managing risks and opportunities related to the business sustainability?

Yes No

QUESTION 5 – Is there a formally established system for managing intangible assets and liabilities that are not registered in official accounting?

Yes No

QUESTION 6 – Is there some management instrument to proactively act regarding indirect impacts on the company's activities?

Yes No

INDICATOR 5. INVESTMENT BUDGET

QUESTION 7 – Does the company incorporate sustainability in its investment capital decisions?

Yes No

7.1 – If YES, are these questions related to sustainability included in:

- revenues?
- costs/expenses?
- investment?
- cost of capital?
- none of the above

INDICATOR 6. RISKS AND CRISES

QUESTION 8 – Is there a contingency plan in case the company, or business unit, is unable to operate?

Yes No

8.1 – If YES, does this contingency plan cover such items as:

- natural disasters?
- environmental impacts?
- social questions?
- infrastructure/operational impacts?
- none of the above

QUESTION 9 – Does the company have partial or comprehensive insurance coverage?

Yes No

9.1 - If Yes, does it cover:

- products/services?
- Operational processes?
- Assets, data, fraud? (administration)
- Natural disasters?
- none of the above

CRITERION III - PERFORMANCE

INDICATOR 7. FINANCIAL STATEMENTS

QUESTION 10 – Has the company calculate the impact of inflation on its financial statements in the last five years?

Yes No

10.1 - If Yes, has the company published the impact of inflation on its financial statements in the last five years?

Yes No

QUESTION 11 – Does the company publish a cash flow statement?

Yes No

QUESTION 12 – Does the company disclose its financial statements in accordance with international generally accepted accounting principles, aside from the generally accepted accounting principles in Brazil?

Yes No

INDICATOR 8. ECONOMIC PROFIT

QUESTION 13 – Does the company calculate economic profit or other metrics of economic value?

Yes No

13.1 - If Yes, does the company:

- Disclose internally the economic profit or other metrics of economic value?
- Publish the economic value recorded or other other metrics of economic value?
- Use economic profit or other metrics of economic value as a basis for variable compensation of its executives?
- none of the above

INDICATOR 9. GROWTH BALANCE (SUSTAINABLE GROWTH)

QUESTION 14 – Does the company use the g/g^* ratio or other metrics to evaluate the adequacy of the level of activity (revenues) in terms of available resources?

Yes No

14.1 - If Yes, does the company disclose internally the g/g^* ratio* or other measure to evaluate the rate at which company sales can increase without depleting financial resources?

Yes No

CRITERION IV – LEGAL ENFORCEMENT

INDICATOR 10. BACKGROUND

QUESTION 15 – Was the company in the last 3 years:

15.1 – Condemned by the Conselho de Recursos do Sistema Financeiro Nacional (National Financial System Appeal's Council) , based on an administrative suit filed by the Central Bank of Brazil or the Comissão de Valores Mobiliários (Brazilian equivalent of the Security Exchange Commission)?

Yes No

15.2 – Condemned in a last recourse in a suit filed by the Internal Revenue Bureau - Secretaria da Receita Federal?

Yes No

15.3 – Sued in an administrative case for violations of the anti-trust law, in accordance with Law 8.884/94?

Yes No

QUESTION 16 – Did the company receive any restriction or qualification by its Independent Auditors in its financial statements in the last three years?

Yes No

ENVIRONMENTAL DIMENSION

CRITERION I –ENVIRONMENTAL POLICY

INDICATOR 1. COMMITMENT, SCOPE AND DISCLOSURE

QUESTION 1 – Does the company have a documented environmental policy that has been approved at the highest level of its administration?

Yes No

QUESTION 1.1 - If YES, do the commitments expressed in the Environmental policy cover those aspects indicated below:

<i>Aspects – Value Chain:</i>	<i>Yes</i>	<i>No</i>	<i>Not applicable</i>
<i>1. Critical Suppliers</i>			
<i>2. Logistics</i>			
<i>3. Productive processes</i>			
<i>4. Clients and consumers</i>			
<i>5. Post-consumption services</i>			
<i>Aspects – Spacial Scope:</i>	<i>Yes</i>	<i>No</i>	<i>Not applicable</i>
<i>6. occupational environment (OHS)</i>			
<i>7. neighboring community</i>			
<i>8 regional impacts</i>			
<i>9. Global commitments</i>			

QUESTION 1.2 - If YES, is this policy disclosed to all the persons with whom the company relates

(suppliers, internal public, clients, public in general)?

Yes No

CRITERION II - ENVIRONMENTAL MANAGEMENT

INDICATOR 2. ENVIRONMENTAL RESPONSIBILITY IN THE COMPANY

QUESTION 2 –Does the formal description of the Officers’ functions include environmental duties and responsibilities?

Yes No

QUESTION 3 - The principal manager of the environmental area responds directly to which of the executives listed below:

- 3.1. CEO?
- 3.2. Officer?
- 3.3. Operational Manager?
- 3.4. None of the above

INDICATOR 3. PLANNING

QUESTION 4 – Does the company evaluate systematically and on a periodic basis, the aspects and potential environmental impacts and actual impacts of its activities, processes, products, services, operations and and post-consumption?

Yes No

QUESTION 5 –Does the company have plans and programs structured for the management of its environmental performance?

Yes No

5.1 - If YES, the minimal reference for environmental performance is:

<input type="checkbox"/> 5.1.1. No minimum corporate reference for performance	<input type="checkbox"/> 5.1.2. In compliance with pertinent legislation	<input type="checkbox"/> 5.1.3. previous reference + focus on continual improvement, emphasizing eco-efficiency opportunities and/or cleaner production	<input type="checkbox"/> 5.1.4. previous references + Global Compact Principles
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QUESTION 6 – Does the company have plans and programs structured for the management of its occupational health and safety performance?

Yes No

6.1 - If YES, the minimal reference for occupational health and safety performance is:

<input type="checkbox"/> 6.1.1. No minimum corporate reference for performance.	<input type="checkbox"/> 6.1.2 In compliance with pertinent legislation	<input type="checkbox"/> 6.1.3. previous reference 6.12 + focus on continual improvement, preventing occupational hazards	<input type="checkbox"/> 6.1.4. previous reference + ILO Convention. 155 and ILO Recommendation 164
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INDICATOR 4. MANAGEMENT AND MONITORING

QUESTION 7 –Does the company have documented and implemented procedures which serve as guidelines for performing operations with significant potential impacts?

Yes No

QUESTION 8 - Does the company have documented and implemented procedures which serve as guidelines for performing operations with significant occupational risks?

Yes No

QUESTION 9 –Does the company adopt criteria for environmental performance and compliance with environmental legislation when selecting or developing suppliers of critical goods and services, and does the Company verify whether these suppliers have actually complied?

Yes No

QUESTION 10 –Does the company have management programs and/or programs to minimize post-consumption environmental impacts?

Yes No Not applicable

INDICATOR 5. ENVIRONMENTAL, HEALTH AND OCCUPATIONAL SAFETY CERTIFICATIONS

QUESTION 11 – What is the percentage of production (in terms of volume/ weight/appropriate measurement unit) based on processes covered by Environmental Management Systemas (EMS), occupational health and safety management system (OHSMS) or integrated management systems certified by an accredited certification organization –Organismo Certificador Credenciado (OCC)?

- SGA

<input type="checkbox"/> 0%	<input type="checkbox"/> 1% a 25%	<input type="checkbox"/> 26% a 50%	<input type="checkbox"/> 51% a 75%	<input type="checkbox"/> 76% a 100%
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- SGSSO

<input type="checkbox"/> 0%	<input type="checkbox"/> 1% a 25%	<input type="checkbox"/> 26% a 50%	<input type="checkbox"/> 51% a 75%	<input type="checkbox"/> 76% a 100%
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INDICATOR 6. COMMUNICATION WITH INTERESTED PARTIES (STAKEHOLDERS)

QUESTION 12 – Does the company have formal procedures for receiving, recording and heeding the demands of interested parties related to the environment and to occupational health and safety of its employees?

Yes No

QUESTION 13 – Does the company have an environmental risk communication program?

Yes No

QUESTION 14 – Does the company publish periodically a report on its performance in the environmental and occupational health and safety areas?

Yes No

QUESTION 15 – Does the company have a formally established communication procedure in abnormal or emergency situations?

Yes No

15.1 - If Yes, does the company inform the consequence and orient the community as well as provide clarifications in terms of measures to be adopted?

Yes No

QUESTION 16 – Do the company's products contain substances harmful to human health and/or the environment?

Yes No Not applicable

16.1 - If YES, does the company inform consumers and clients on its label or somewhere on its packaging, or on the premises where its products are sold or consumed, about the risks associated with the manipulation, use, storing, packaging and disposal of its products?

Yes No Not applicable

INDICATOR 7. GLOBAL COMMITMENT

QUESTION 17 – Does the company have programs or formal initiatives which have already been implemented aimed at reducing emissions or removing greenhouse gases from the atmosphere ?

Yes No

QUESTION 18 – Does the company have voluntary programs or voluntary initiatives which have already been implemented for the environmental conservation of protected areas (public or private)?

Yes No

CRITERION III - ENVIRONMENTAL PERFORMANCE

INDICATOR 8 - ENVIRONMENTAL - INPUTS

QUESTION 19 – Select each cell or space in the table below, in the event the company practices any act indicated here:

<i>Resource</i>	<i>Monitoring with specific indicators</i>	<i>Reduction goals</i>	<i>Structured Program (with resources, timetable, responsibilities)</i>	<i>Report</i>	<i>Not applicable</i>
<i>Electric energy</i>					
<i>Fossil fuels</i>					
<i>wood / charcoal</i>					
<i>Mineral resources</i>					
<i>Water</i>					

INDICATOR 9. EMISSIONS AND WASTE - OUTPUTS

QUESTION 20 – Regarding air emissions in the atmosphere regulated by the National Environmental System , or emissions parameters established by administrative acts (for example when obtaining environmental licenses or in terms of adjustment of environmental conduct), the company:

<input type="checkbox"/> 20.1. Failed to meet legal requirements fully	<input type="checkbox"/> 20.2 meets legal requirements fully.	<input type="checkbox"/> 20.3. all of 20.2 + has specific goals to reduce emissions, beyond the legal limits established for relevant emissions	<input type="checkbox"/> 20.4. Does not generate significant emissions
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QUESTION 21 –Regarding the generation of residues/waste Class I or Class IIA (according to the definition of the NBR 10004:2004) the company:

<input type="checkbox"/> 21.1. Residue/waste management is not fully in conformity with pertinent legislation	<input type="checkbox"/> 21.2 Residue/waste management is fully in conformity with pertinent legislation.	<input type="checkbox"/> 21.3. Previous references + the reduction of residue/waste generation can be verified against indicators and goals.	<input type="checkbox"/> 21.4. Class I or Class IIA residues are not generated
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QUESTION 22 – Regarding generation and disposal of liquid effluents:

<input type="checkbox"/> 22.1. Not applicable	<input type="checkbox"/> 22.2. The company cannot guarantee or document that effluents are in full conformity with pertinent legislation	<input type="checkbox"/> 22.3. The company can guarantee and document that effluents are in full conformity with pertinent legislation.	<input type="checkbox"/> 22.4. Previous + the company can document the relative reduction of effluents (volume/production)	<input type="checkbox"/> 22.5. Previous + the company can document the relative reduction of the charge/weight of pollutants emitted (Charge/weight/production)
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INDICATOR 10. EMISSIONS AND WASTE - CRITICAL OUTPUTS

QUESTION 23 – Select one item or cell in the table below in the event the action indicated is a practice of the company:

	Not applicable	Inventory	Monitoring	Reduction goals	Specific Program	Discloses report
Persistent organic pollutants						
Heavy metals						
Other toxic or dangerous substances						
Radioactive substances						
Greenhouse gases						
CFC						

CRITERION IV – LEGAL ENFORCEMENT

INDICATOR 11. ÁREA OF PERMANENT PRESERVATION

QUESTION 24 – Does the company have permanent preservation areas on its properties (APPs), in accordance with the regulations of the Forest Code (Código Florestal)?

Yes No

24.1 - If YES, do(es) the APP(s) suffer any degree of interference or degradation?
Yes No

24.1.1 - If Yes for 24.1, were all the interferences (this includes, buildings, suppression of vegetation, operations, etc) in APPs duly authorized?
Yes No

24.1.1.1 - If Yes for 24.1.1, are there pending items or requirements which have not yet been fulfilled in terms of these constructions or interferences in the APPs?
Yes No

24.1.2 - If YES for 24.1, has the company developed a project to recover all the APPs that have suffered interference and/or degradation?
Yes No

INDICATOR 12. LEGAL RESERVE

QUESTION 25 – Identify below the situation of the company in terms of legal reserves (in accordance with those defined by the Forest Code (Código Florestal), Federal Law 4.771, of 15/09/1965):

<input type="checkbox"/> 25.1. Although the company has properties classified as such in the Forest Code, the company does not have the legal reserve created and registered	<input type="checkbox"/> 25.2. The company is taking the necessary measures to comply with the provision of the Forest Code to create and register the Legal Reserve.	<input type="checkbox"/> 25.3 All the pertinent properties of the company have officially created the pertinent legal reserves.	<input type="checkbox"/> 25.4. No property of the company is subject to the demands of legal reserves of the Forest Code.
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INDICATOR 13. ENVIRONMENTAL LIABILITIES

QUESTION 26 – What is the situation of the company in terms of the existence and management of environmental liabilities?

<input type="checkbox"/> 26.1. The company has no formal program or procedure to identify or manage environmental violations or liability.	<input type="checkbox"/> 26.2. The company has a formal program or procedure to identify or manage environmental violations but does not set up provisions for the identified violation or liability.	<input type="checkbox"/> 26.3. The company has a formal structured program or procedure to identify or manage environmental liabilities and sets up provisions for the existing liability	<input type="checkbox"/> 26.4. The company can guarantee and demonstrate, through an independent auditor, that it has no environmental violations or liabilities.
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INDICATOR 14. ADMINISTRATIVE REQUIREMENTS

QUESTION 27 –*In terms of environmental licenses for its projects, installations and operations, what is the situation of the company?*

- 27.1. *The company does not have mechanisms for monitoring/verifying whether it is in conformity with prevailing laws*
- 27.2. *The company has mechanisms for monitoring/verifying whether it is in conformity with prevailing laws, but has a significant number of its projects, installations or operations that do not have the necessary environmental licenses;*
- 27.3. *The company has mechanisms for monitoring/verifying whether it is in conformity with prevailing laws, and can guarantee and demonstrate that it is in the process of normalizing those projects, installations or operations that do not yet have the necessary environmental licenses*
- 27.4. *The company has mechanisms for monitoring/verifying whether it is in conformity with prevailing laws, and can guarantee and demonstrate that there are no projects, installations or operations that do not have the necessary environmental licenses*

INDICATOR 15. ADMINISTRATIVE PROCEDURES

QUESTION 28 –*In the last three years the company received administrative sanctions for its failure to obtain licenses or environmental authorizations applicable or due to failure to comply with the pertinent requirements or technical conditioning factors at the site.*

Yes No

28.1 - *If Yes, does the company have a Term of Adjustment of Conduct (TAC) signed in the last three years which has been complied with or is in the process of compliance?*

Yes No

28.1.1 - *If Yes to Question 28.1, did the company fail to comply with any commitment assumed (either by time frame—or object) as a result of having signed the Term of Adjustment of Conduct (TAC)?*

Yes No

QUESTION 29 – *The company evaluates periodically and systematically and registers formally situations in which it has complied with or not complied with applicable legislation regarding its operations, products or services?*

Yes No

INDICATOR 16. JUDICIAL PROCEDURES

QUESTION 30 – Are there records of an environmental law suit (civil or criminal) in the past three years, in which the company is being investigated?

Yes No

30.1 - If Yes, is there a Term of Adjustment of Conduct signed with the Prosecutors Office in the case of a civil suit?

Yes No

QUESTION 31 – Has the company been a defendant in the past three years in any civil environmental law suit?

Yes No

QUESTION 32 - Has the company been a defendant in the past three years in any criminal environmental law suit?

Yes No

ENVIRONMENTAL DIMENSION - FOR FINANCIAL INSTITUTIONS

CRITERION I – SOCIO-ENVIRONMENTAL POLICY

INDICATOR 1. COMMITMENT DIMENSION OR BREADTH AND DISCLOSURE

QUESTION 1 –Does the company have a social-environmental policy documented and approved by the board of Directors?

Yes No

1.1 - If YES, the commitments expressed in this policy cover which aspects indicated below:

Financial operations

- Retail Corporate Entity
- Wholesale (“Corporate”)
- Project Finance
- Asset Management
- Private Equity
- Products
- none of the above

Value Chain

- Suppliers
- Eco-efficiency
- Corporate clients
- none of the above

Spatial applicability or coverage

- Neighboring community
- Economic sectors (sector policies)
- Global commitments
- none of the above

1.2 - If YES, is this policy disclosed to all the persons with whom the company associates (suppliers, internal public, clients, public in general)?

Yes No

QUESTION 2 –Does the Company endorse the Equator Principles?

Yes No

2.1 - If YES, does the company apply these principles for projects less than US\$ 50 million?

Yes No

2.2 - *If YES, does the company train periodically those professionals involved in financing projects in social-environmental risk management?*

Yes No

2.3 – *Does the company disclose in its website in Portuguese and English, information on financed projects eligible in terms of the Equator Principles, including the sector of activities, potential social-environmental impacts and respective values?*

Yes No

2.3.1 - *If Yes, does the information on projects that have been rejected cover the reasons for said rejection?*

Yes No Not applicable

CRITERION II - SOCIO-ENVIRONMENTAL MANAGEMENT

INDICATOR 2. SOCIO-ENVIRONMENTAL RESPONSIBILITY IN THE COMPANY

QUESTION 3 –Does the formal description of the functions of the main executives include social-environmental duties and responsibilities?

Yes No

QUESTION 4 –Does the company employ on a full time basis an employee responsible for social-environmental risk management in financial operations?

Yes No

INDICATOR 3. PLANNING

QUESTION 5 –Does the company have a formal system of environmental-management of its processes, products and services?

Yes No

INDICATOR 4. MANAGEMENT AND MONITORING

QUESTION 6 - Does the company have operational procedures documents and implemented that provide guidelines for mitigating social-environmental risks in credit operations?

Yes No

6.1 - If Yes, does these procedures include :

- Retail-Corporate
- Wholesale (“Corporate”)
- (“Project Finance”)
- none of the above

QUESTION 7 – Does the company adopt social-environmental criteria in the selection or development of suppliers of goods and services?

Yes No

QUESTION 8 – What is the percentage of agency units in the company that have formally established programs of eco-efficiency in their installations?

- 8.1. 0%
- 8.2. 1% a 25%
- 8.3. 26% a 50%
- 8.4. 51% a 75%
- 8.5. 76% a 100%

INDICATOR 5. COMMUNICATION WITH INTERESTED PARTIES

QUESTION 9 – Does the company adopt principles of transparency, simplicity and clarity in its relationships with clients, including the description of rights and obligations of clients in contracts?

Yes No

QUESTION 10 – Does the company have formal procedures for receiving, recording and heeding demands or claims related to social- environmental matters of interested parties?

Yes No

INDICATOR 6. GLOBAL PACT OR COMMITMENT

QUESTION 11 – Does the company have programs or formal initiatives that have been implemented in order to reduce emissions or remove from the atmosphere greenhouse gases in an effort to mitigate the company’s impact on global warming?

Yes No

QUESTION 12 – Does the company have programs or voluntary initiatives that have already been implemented for environmental conservation of protected areas (public or private)?

Yes No

CRITERION III - PERFORMANCE

INDICATOR 7 – CONSUMPTION OF ENVIRONMENTAL RESOURCES - INPUTS

QUESTION 13 – Select each cell in the table below in the event each action indicated is being or has been practiced by the company.

Resource	Monitoring	Specific indicators	Reduction goal	Specific Program
Water				
Electric Energy				
Paper				

INDICATOR 8 – SOCIO-ENVIRONMENTAL PRODUCTS

QUESTION 14 – Does the company evaluate social-environmental opportunities as a source for Developing new products?

Yes No

14.1 - If Yes, does the company offer to the market:

- variable income fund(s) with formally established socio-environmental criteria defined in the portfolio?
- product(s) for lower income groups?
- product(s) with a social-environmental focus formally established or with differentiated interest rates?
- none of the above

CRITERION IV - COMPLIANCE WITH LAWS

INDICATOR 9 – PERMANENT PRESERVATION AREA

QUESTION 15 – Does the company have permanent preservation areas on its property or on properties in which it has collateral (APP's)?

Yes No Don't Know

15.1 - If Yes, do(es) the APP(s) have any degree of interference and/ or degradation??

Yes No Don't Know

15.1.1 - If Yes for 15.1, were all the interferences (constructions, suppression of vegetation, operations) in APP's duly authorized?

Yes No Don't Know

15.1.1.1 - If Yes to 15.1.1, are there any terms or demands pending in order to comply with the APP's regarding these constructions or interferences?

Yes No

15.1.2 - If YES to 15.1, does the company develop a recuperation project for (all) the APP (s) that has (have) constructions or interferences and/or are suffering from degradation?

Yes No Not available

INDICATOR 10. LEGAL RESERVE

QUESTION 16 – Does the company own properties or hold properties as collateral or guarantee in rural areas?

Yes No Don't Know

16.1 - If Yes, Do these properties have reserves that have been registered on the deeds and titles of the properties and have these reserves been duly preserved in accordance with the definitions of the Forest Code , Federal Law 4.771 of Sept. 15, 1965?

Yes No Don't Know

INDICATOR 11. CONTAMINATED AREAS

QUESTION 17 – Does the company have properties or does it hold as collateral or guarantee properties in contaminated areas or areas suspected of contamination?

Yes No Don't Know

17.1 - If Yes, did the company set up a provision for this liability?

Yes No

DIMENSION SOCIAL

CRITERION I - POLICIES

INDICATOR 1. LABOR RELATIONS AND COMMITMENT TO FUNDAMENTAL PRINCIPLES

QUESTION 1 – Does the company have one or more corporate policies for eradicating child labor?

Yes No

1.1 - If Yes, does the policy

consider taking preventive measures regarding involvement directly or indirectly in situations characterized as child labor in the company or in its value chain?

Take measures to eradicate child labor in all the operations of the company and in its value chain?

none of the above

QUESTION 2 – Does the company have one or more corporate policies in terms of eradicating forced labor or compulsory labor?

Yes No

2.1 - If Yes, does the policy:

Consider taking preventive measures regarding involvement directly or indirectly in situations characterized as forced or compulsory labor in the company or in its value chain?

Induce to eradication of forced or compulsory labor in all the operations of the company and in its value chain?

none of the above

QUESTION 3 – Does the company have one or more corporate policies regarding discrimination on the basis of race, color, sex, sexual orientation, age, regional origin or persons with HIV/ Aids)?

Yes No

3.1 - If Yes, does this policy cover prevention to discrimination on the basis of race, color, sex, sexual orientation, age, regional origin or persons with HIV/ Aids)?

Yes No

QUESTION 4 – Does the company have one or more corporate policies regarding honoring or recognizing the value of persons on the basis of race, color, sex, sexual orientation, age, regional origin)?

Yes No

4.1 - If Yes, does this policy include promoting the value of diversity in all the operations of the company?

Yes No

QUESTION 5 – Does the company have one or more corporate policies regarding moral harassment (verbal, physical or psychic violence or sexual harassment?)

Yes No

5.1 - If Yes, does the policy

cover the prevention of any type of moral harassment in all the operations of the company?

set guidelines for filing and foreseeing disciplinary and legal measures in situations of this nature in all the operations of the company?

none of the above

QUESTION 6 – Does the company have one or more corporate policies regarding combating all forms of bribery, corruption, tips and similar practices?

Yes No

6.1 - If Yes, does the policy

cover measures to prevent corruption and bribery in all the company's operations?

set guidelines to file complaints and foresee disciplinary and legal measures in situations of this nature in the company and in its value chain?

none of the above

QUESTION 7 – Does the company have one or more corporate policies related to freedom of association and collective bargaining?

Yes No

7.1 - If Yes, does the policy motivate and ensure these rights in all the operations of the company?

Yes No

INDICATOR 2. CONDUCT

QUESTION 8 – Does the company have a business conduct code?

Yes No

8.1 - If YES, does the Code foresee a permanent updating process and legitimation of this process through dialogues with the public and suppliers?

Yes No

CRITERION II - MANAGEMENT

INDICATOR 3. LABOR PRACTICES AND FUNDAMENTAL PRINCIPLES AND RIGHTS AT WORK COMMITMENT

QUESTION 9 – *Does the company have implemented programs and processes related to eradicating child labor?*

Yes No

9.1 - *If YES, do the programs and processes:*

- clarify about direct and indirect involvement with this type of work in all the operations of the company and in its value chain?*
- set up guidelines for activities to eradicate this type of work?*
- verify and respond to public denunciations of situations involving this type of work in all the operations of the company?*
- none of the above*

QUESTION 10 – *Does the company have programs and processes that are implemented relating to the eradication of forced or compulsory labor?*

Yes No

10.1 - *If YES, do the programs and processes :*

- clarify on the active and passive involvement with this type of work in all the operations of the company and in its business chain -oriented?*
- guide action on the eradication of this type of work??*
- verify and respond to public denunciations of situations involving this type of work in all the operations of the company?*
- none of the above*

QUESTION 11 - *Does the company have programs and processes that are implemented relating to ensure labor rights in the work force?*

Yes No

11.1 – *If YES, do the processes and procedures:*

- ensure the workers' job affiliation rights and protection of these rights, considering the different conditions of their contracts (employees, trainees, third parties and outsourced fourth parties)?*
- respect the collective bargaining agreements signed with organizations that are legitimate representatives of the workers?*
- consider the possibility of new collective bargaining agreements that make it feasible to manage crisis situations if it is impossible to ensure compliance with the agreements and negotiations that had already been approved and signed?*
- none of the above*

INDICATOR 4. RELATIONS WITH INTERNAL PUBLIC

QUESTION 12 – Does the company have processes and mechanisms that are in place for communication and dialogues in terms of receiving, recording, responding to, clarifying and considering all the complaints and criticisms and suggestions of the internal public of the company?

Yes No

QUESTION 13 - Does the company have processes and mechanisms that are in place to manage the contracting of persons stressing value on diversity (race, color, sex, sexual orientation, age, persons with disabilities and regional origin)?

Yes No

QUESTION 14 –Does the company have processes and mechanisms in place related to the management of the remuneration of personnel, considering the criteria of equity and equality of different races, colors and sex for persons whose work is of equal value?

Yes No

QUESTION 15 – Does the company have processes and mechanisms in place related to aspects of conduct in the management of personnel?

Yes No

15.1 - If YES, does this process allow the management of:

different forms of moral harassment (violence, verbal, physical, psychic and sexual harassment?)

different forms of discrimination, related the race, sex, age, deficiency, regional origin and real or deduced cases of HIV/ AIDS?

none of the above

QUESTION 16 – Does the company have processes and mechanisms in place related to the management of health and security procedures?

Yes No

16.1 - If YES, does the company follow procedures that allow the management of shared responsibility among the company and workers in policies, procedures and practices?

Yes No

QUESTION 17 - Does the company have processes and mechanisms in place in terms of management that guarantees all the levels employees' access, through education and development, that broadens their competence and ability to climb up the company ladder to higher stages of employment?

Yes No

QUESTION 18 – Does the company have processes and mechanisms in place that seek equal treatment in work conditions among employees and outsourced workers?

Yes No

18.1 - If YES, do these processes and mechanisms allow co-management:

- of access to educational and development activities that broaden skills, opportunities of professional growth to higher stages of employment?*
- of remuneration, considering the composition of the work force (staffers and outsourced workers) who perform work of equal value?*
- of shared responsibility for matters relating to health, security and life quality concerns?*
- of valuing diversity, and eradicating any form of discrimination or moral harassment?*
- none of the above*

INDICATOR 5. RELAÇÃO COM A COMUNIDADE

QUESTION 19 – Does the company promote initiatives in terms of private social investment?

Yes No

19.1 - If YES, among the criteria to decide on each initiative, does the company consider:

- the identity of the initiative and the nature of its business and its identity?*
- the relevance of the initiative for the country (any link or association with a national agenda or program)?*
- the relevance of the initiative for the community (any link or association with a local agenda or program)?*
- the strengthening of democracy and the fine-tuning of social dialogs (expanding social networks)?*
- the learning process cause by the initiative in order to create and fine tune public policies?*
- none of the above*

QUESTION 20 – Does the company sponsor initiatives for sustainable development with the neighboring community, indigenous peoples, rural or traditional groups?

Yes No

20.1 - If YES, do these initiatives take into consideration:

- the respect for the differences or peculiarities of the local culture?*
- the social dialogues (social networks) and the strengthening of democracy?*
- learning experiences generated by the initiative to help form and fine tune public policies?*
- none of the above*

INDICATOR 6. RELAÇÕES COM FORNECEDORES

QUESTION 21 – Does the company have processes and mechanisms in place related to managing suppliers?

Yes No

21.1 - If YES, do these processes and procedures take into consideration:

- principles and practices of sustainability and corporate responsibility?*
- the analysis of economic and environmental impacts and their relationships?*
- the intentional and pragmatic contribution for a local or national development agenda or program?*
- none of the above*

QUESTION 22 - Does the company have plans, processes and mechanisms in place related to promoting a greater engagement from its suppliers over the short and medium terms?

Yes No

22.1 - If YES, do these processes and procedures take into consideration explicitly:

- Values and commitments of the company?*
- Aspects of sustainability?*
- Pragmatic contributions to social-economic development of the neighboring communities?*
- Communication channels with suppliers?*
- Aspects related to the valuation and development of small and medium size companies?*
- Aspects related to conscientious consumption?*
- none of the above*

INDICATOR 7. CLIENT/ CONSUMER RELATIONS

QUESTION 23 –Does the company render services to clients and consumers that includes, receiving, recording, responding to, clarifying and heeding the demands of these groups?

Yes No

23.1 - If YES,

- Does the company monitor the performance of this process per topic and per problem?*
- Is this service outsourced?*
- none of the above*

INDICATOR 8. WORK RELATIONS – DIVERSITY AND JUSTICE/EQUALITY

QUESTION 24 – Inform the total number at the end of each period:

INDICATOR	2002	2003	2004
Total number of people holding post of director			
Total number of women in post of director			
Total number of blacks in post of director			
Total number of management positions in the company			
Total number of women in management positions			
Total number of blacks in management positions			

INDICATOR 9. GENERATION OF EMPLOYMENT AND INCOME

QUESTION 25 - Inform o Total number of:

INDICATOR	2002	2003	2004
1. Hiring in the period (in number of employees)			
2. Dismissals in the period (in number of employees)			
3. Total amount of salaries of persons hired (R\$)			
4. Total amount of salaries of persons dismissed (R\$)			

INDICATOR 10. CONTRACTING OF THIRD PARTIES/ OUTSOURCING

QUESTION 26 –Does the company use third party workers less than 20% of total staff and third party employees?

Yes No

QUESTION 27 – Does the company use third party workers occupying positions of management, directors, excluding the statutory directors, who are cited in the by laws, without any employment link to the company?

Yes No

INDICATOR 11. EMPLOYEE AND OUTSOURCED WORKERS RELATIONS

QUESTION 28 – Does the company have a history of failing to comply with collective bargaining agreements signed with representative bodies of the employees over the past three years?

Yes No

INDICATOR 12. RELATIONS WITH CLIENTS AND CONSUMERS

QUESTION 29 – Has the company suffered in the last three years any basic accusations BY consumers filing complaints with consumer defense organizations?

Yes No

29.1 - If Yes, did the company heed at least 80/% of the complaints received?

Yes No

CRITERION IV – COMPLIANCE WITH LAWS

INDICATOR 13. INTERNAL PUBLIC

QUESTION 30 – Is the percentage of persons with disabilities in the company represent at the end of the year 5% or more?

Yes No

30.1 - If NO,

is it in the process of working on a Term of Adjustment of Conduct, related to the aforementioned legislation?

Does the company have a clear plan or is it initiating a program for including more handicapped workers in order to fulfill the recommended quotas?

none of the above

QUESTION 31 – Does the percentage of trainees contracted correspond to at least 5% of the workers in each location?

Yes No

31.1 - If NO, is the company in the process of working on a Term of Adjustment of Conduct (TAC) regarding the aforementioned labor legislation?

Yes No

INDICATOR 14. CLIENTS AND CONSUMERS

QUESTION 32 – Did the company suffer any administrative sanctions as a result of violation of consumer defense norms?

Yes No

QUESTION 33 – In the last three years were any court suits filed against the company related to consumer defense violations?

Yes No